

Information to identify the case:

Debtor 1: **Anthony C Curto Jr.**
 First Name Middle Name Last Name

Debtor 2: **Veronica Curto**
 First Name Middle Name Last Name

United States Bankruptcy Court: District of New Jersey

Case number: **20-14300-VFP**

Social Security number or ITIN: xxx-xx-8701
 EIN: _____

Social Security number or ITIN: xxx-xx-7851
 EIN: _____

Date case filed for chapter: 11 3/12/20

Official Form 309E2 (For Individuals or Joint Debtors under Subchapter V)

Notice of Chapter 11 Bankruptcy Case

02/20

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 11 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Anthony C Curto Jr.	Veronica Curto
2. All other names used in the last 8 years	dba TMT Trucking, dba Total Metal Transport & Trucking LLC	
3. Address	20 Oakdale Ave Andover, NJ 07821	20 Oakdale Ave Andover, NJ 07821
4. Debtor's attorney Name and address	Karina Pia Lucid Karina Pia Lucid, ESQ., LLC PO Box 230 3640 Valley Road Suite 2a Liberty Corner, NJ 07938	Contact phone 908-350-7505 Email: klucid@karinalucidlaw.com
5. Bankruptcy trustee Name and address	Mark Edward Hall Fox Rothschild, LLP 49 Market Street Morristown, NJ 07960	Contact phone (973) 548-3314
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 3/18/20

For more information, see page 2 >

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

April 9, 2020 at 02:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

Filing deadline for dischargeability complaints: 6/8/20

Deadline for filing proof of claim:

5/21/20 For a governmental unit:
9/8/20

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing Deadline:

30 days after the *conclusion* of the meeting of creditors

9. Creditors with a foreign address

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

10. Filing a Chapter 11 bankruptcy case

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. The debtor will generally remain in possession of the property and may continue to operate the debtor's business.

For more information, see page 3 >

11. Discharge of debts

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Anthony C Curto, Jr.
Veronica Curto
Debtors

Case No. 20-14300-VFP
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 309E2Page 1 of 2
Total Noticed: 34

Date Rcvd: Mar 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2020.

db/jdb +Anthony C Curto, Jr., Veronica Curto, 20 Oakdale Ave, Andover, NJ 07821-2939
tr +Mark Edward Hall, Fox Rothschild, LLP, 49 Market Street, Morristown, NJ 07960-5122
518766656 +American Express National Bank, AENB, c/o Zwicker and Associates, P.C.,
Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
518761300 +Amerihome Mtg Co, Llc, 21300 Victory Blvd, Woodland Hills, CA 91367-2525
518761301 +Amex, P.o. Box 981537, El Paso, TX 79998-1537
518761302 +Bank Capital Services LLC, dba F.N.B. Equipment, 1853 Highway 315,
Pittston, PA 18640-6101
518761303 Bank Of The West, Consumer Product Servicing, Omaha, NE 68154
518761304 +Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
518761305 +Bloom/dsnb, Po Box 8218, Mason, OH 45040-8218
518761307 +Cap1/saks, 3455 Hwy 80 West, Jackson, MS 39209-7202
518761309 +Cllcn Bureau Of The Hu, 155 North Plank Rd, Newburgh, NY 12550-1747
518761316 +IPFS Corporation, c/o Norris McLaughlin, P.A., 400 Crossing Blvd 8th Floor,
Bridgewater, NJ 08807-2863
518761318 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation,
Compliance and Enforcement - Bankruptcy, 50 Barrack Street, 9th Floor, P.O. Box 245,
Trenton, NJ 08695-0267)
518761324 +Universal Card Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
518761325 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
518761326 +Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: klucid@karinalucidlaw.com Mar 19 2020 01:06:29 Karina Pia Lucid,
Karina Pia Lucid, ESG, LLC, PO Box 230, 3640 Valley Road, Suite 2a,
Liberty Corner, NJ 07938
smg E-mail/Text: sbse.cio.bnc.mail@irs.gov Mar 19 2020 01:06:57 Dist Dir of IRS,
Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 19 2020 01:07:29 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 19 2020 01:07:26 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518761306 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 19 2020 01:35:33 Cap1/neimn,
Po Box 30253, Salt Lake City, UT 84130-0253
518761308 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 19 2020 01:58:17
Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518761310 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 19 2020 01:07:10 Comenity Bank/anntylr,
Po Box 182789, Columbus, OH 43218-2789
518761311 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 19 2020 01:07:10 Comenitybank/jcrew,
Po Box 182789, Columbus, OH 43218-2789
518761313 +E-mail/Text: bankruptcies@foxcollection.com Mar 19 2020 01:07:24 Fox Collection Center,
Po 528, Goodlettsville, TN 37070-0528
518761314 +E-mail/Text: bankruptcy@fult.com Mar 19 2020 01:08:12 Fulton Bank, Po Box 4887,
Lancaster, PA 17604-4887
518761317 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 19 2020 01:38:09 Jpmcb Card,
Po Box 15369, Wilmington, DE 19850
518764501 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 19 2020 01:05:35 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518761319 +E-mail/Text: bnc@nordstrom.com Mar 19 2020 01:06:53 Nordstrom/td Bank Usa,
13531 E. Caley Ave, Englewood, CO 80111-6504
518761320 +E-mail/PDF: gecscedi@recoverycorp.com Mar 19 2020 01:32:04 Syncb/banarepdc, Po Box 965005,
Orlando, FL 32896-5005
518761321 +E-mail/PDF: gecscedi@recoverycorp.com Mar 19 2020 01:34:05 Syncb/care Credit,
C/o Po Box 965036, Orlando, FL 32896-0001
518761322 +E-mail/PDF: gecscedi@recoverycorp.com Mar 19 2020 01:34:06 Syncb/gapdc, Po Box 965005,
Orlando, FL 32896-5005
518761323 +E-mail/PDF: gecscedi@recoverycorp.com Mar 19 2020 01:36:28 Syncb/pc Richard,
C/o Po Box 965036, Orlando, FL 32896-0001
518762232 +E-mail/PDF: gecscedi@recoverycorp.com Mar 19 2020 01:34:06 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518761312 First National Bank

District/off: 0312-2

User: admin
Form ID: 309E2

Page 2 of 2
Total Noticed: 34

Date Rcvd: Mar 18, 2020

518761315* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2020 at the address(es) listed below:

Karina Pia Lucid on behalf of Joint Debtor Veronica Curto klucid@karinalucidlaw.com,
R43327@notify.bestcase.com;admin@karinalucidlaw.com
Karina Pia Lucid on behalf of Debtor Anthony C Curto, Jr. klucid@karinalucidlaw.com,
R43327@notify.bestcase.com;admin@karinalucidlaw.com
Mark Edward Hall mhall@foxrothschild.com
Mitchell Hausman on behalf of U.S. Trustee U.S. Trustee Mitchell.B.Hausman@usdoj.gov
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5